
₹UPYZ

Alternative Financing

www.rupyz.com | +91-7000639778

The Products- Unsecured alternative finance

Bill Discounting & Invoice financing

- Repayment period up to 150 days
- Discounting of bill of State electricity boards (BBB), govt. companies and Pvt. parties
- No Escrow account required, No NOC of CC banker required
- Interest Rate from 10-12% p.a.

Line of credit for Purchase of material

- Unsecured limit up to 2 Crore
- Rate of interest 11.5% (IRR 1
- No Escrow account required, **No NOC of CC banker required**
- Interest Rate from 11.5% p.a., with 30% deposit

Export Factoring

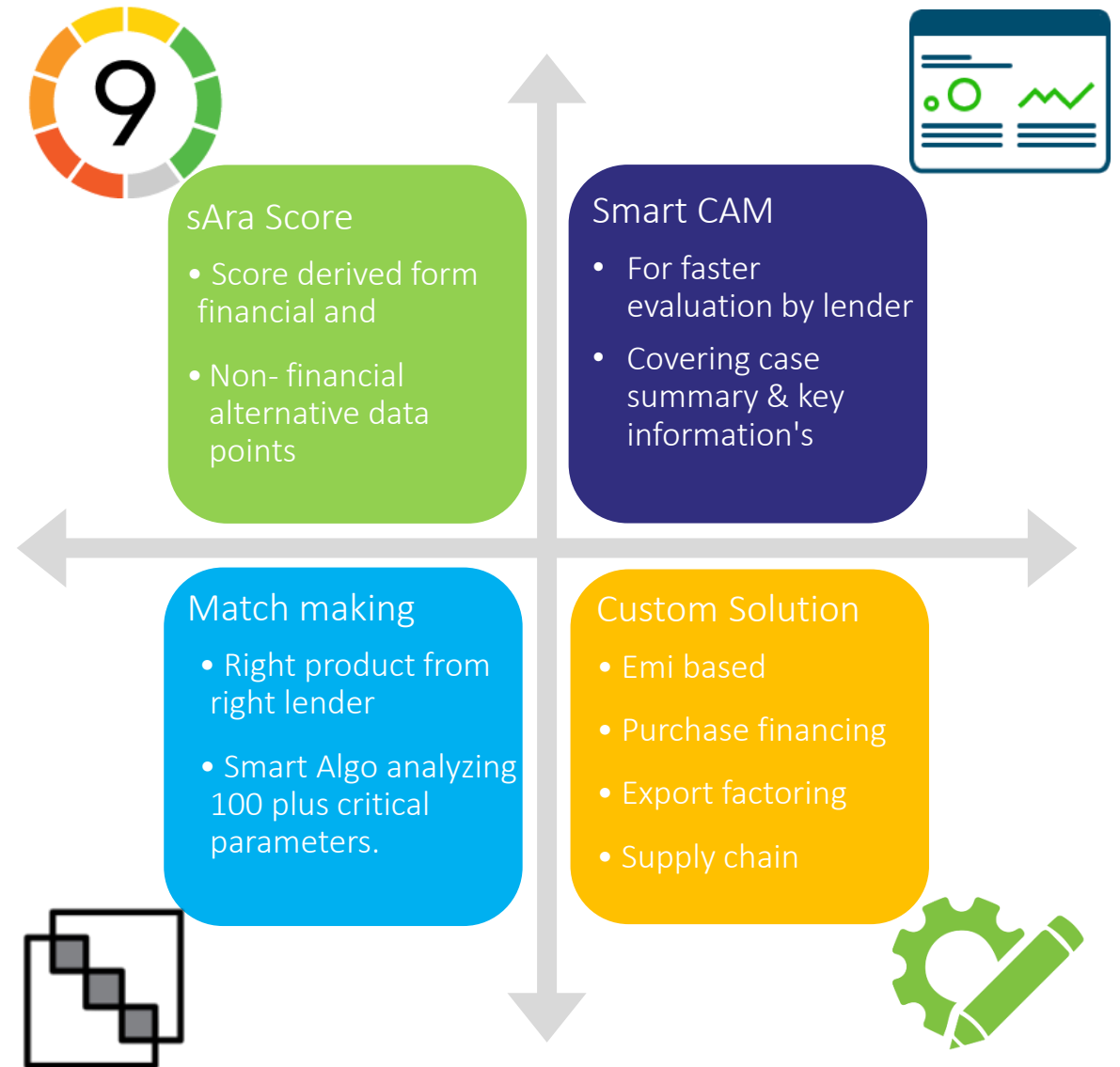
- Repayment period up to 120 days
- Approval in just 7 days
- Funding in invoice currency
- Rate of interest as low as 4.5% p.a. (Libor linked)

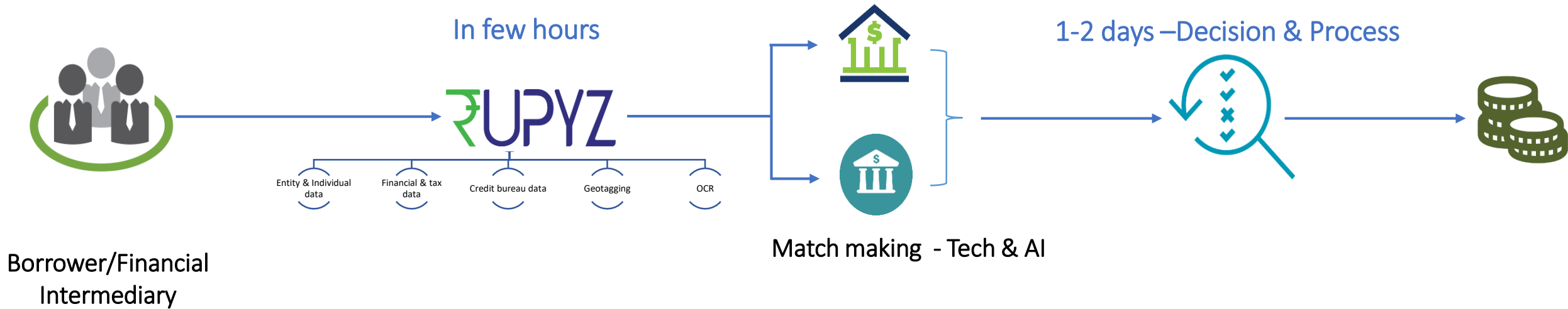
Unsecured business loan with 0% processing fees

- SME's are aware about the business loan, Typical high cost unsecured loan with heavy processing fees.
- RupyZ brings unsecured business loan at low cost that too with Zero processing fees.
- Saving up to 3% p.a. from normal business loan.

The company

- A Fintech platform bridging the MSME credit gap deploying innovation technology and experience.
- Data Science - Proprietary score based on real time sector outlook, non traditional data points collated with Financial, banking and demographic data.
- Founded by seasoned team of chartered accountants and IITian
- B2B neo-banking for MSME including invoice management and validation mechanism



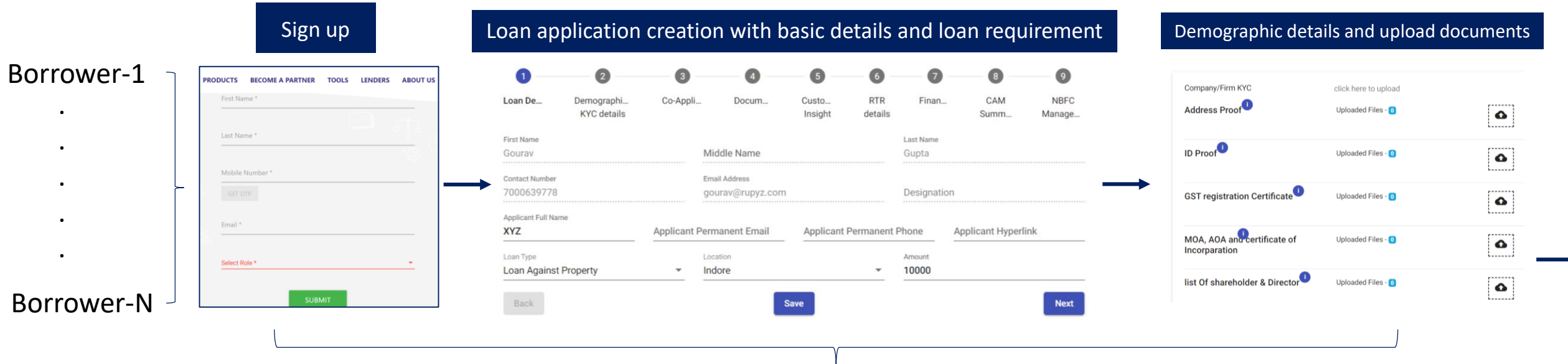


With rupyz.com , There is 80% more chances of getting loan at 50% faster speed.

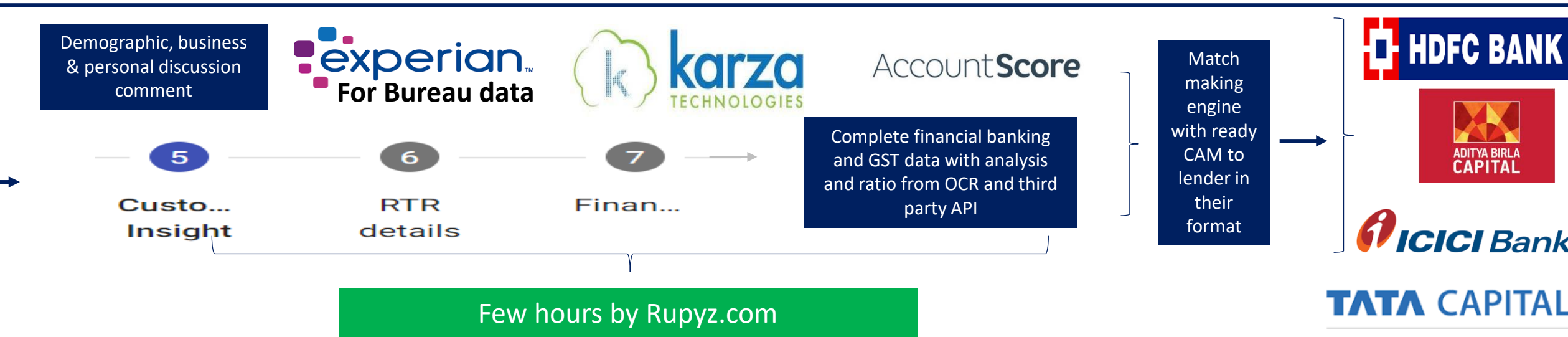
- Advantages to SMEs**
- Access to multiple lenders
 - Hasselfree digital process
 - Optimum debt at right time

- Lenders**
- Acquisition cost ↓
 - Processing cost ↓
 - Write rate ↑ (80%)
 - TAT ↓

User journey- Open Platform



5 Min process by borrower



Traction and achievement so far -

Total outreach of
> 15000 MSMEs

150 Crore Plus
disbursed

22 + Alternative
fund houses

7 Plus alternative
lending solutions



Confederation of Indian Industry

**Fintech partner for
finance facilitation to MSME
&
Member of core committee
for MSME financing**



SBI Global Factors Ltd.

**Partnered with SBI Global
factors**

Partnership include invoice
validation through portal



Recognized by HDFC bank –

**API integration for retail
lending is under process**



Dhaval Radia

Chartered Accountant having 13 years of Banking & SME Lending experience. Worked with Kotak, G.E Capital, Religare, Ofbusiness Instrumental in creating and managing Rs.500 Cr portfolio as Business head for MP



Akshay Gupta

IIT Bomaby alumni with 8 years of experience in education, supply chain and finance.

Akshay take care of technology



Gourav Gupta

Chartered Accountant having 7 years of Banking & Finance experience.

Worked with Religare as senior credit manager. Managed SME lending portfolio of > 400 crore



Palash Lunia

Chartered Accountant having 6 years of Banking & Finance experience.

Worked with ICICI Bank as a senior relationship manager. Managed SME lending portfolio of > 500 crore



Devang Maheshwari

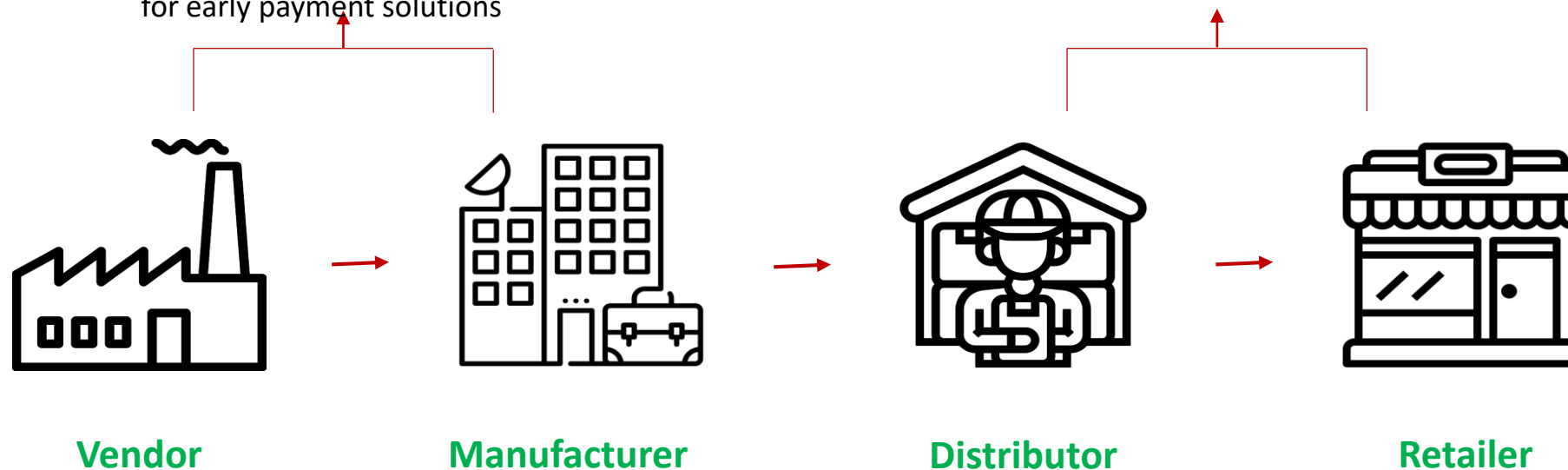
Chartered Accountant & CFA L3 with 5 years of Industry research, Equity research experience.

Ex-ICICI Securities, Purnartha Investment Advisory

A Typical Supply Chain-

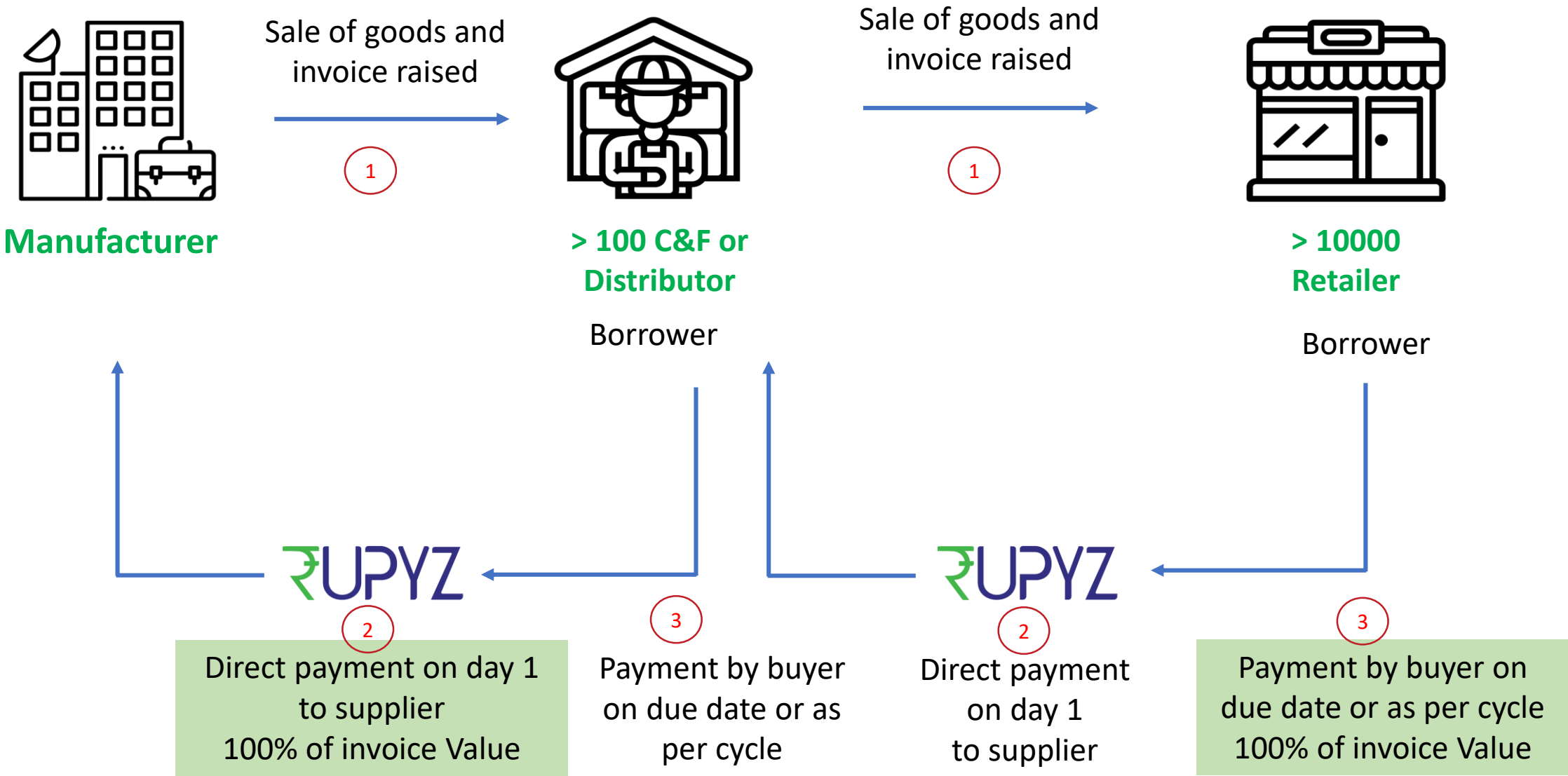
- Anchor purchases Raw Materials, Packaging Materials etc from its suppliers on pre-decided credit terms.
- The SME vendors are often looking for early payment solutions

- Distributor/Dealer sells to retailers based on pre-decided credit terms
- Distributors lacks payment visibility and needs to manage his working capital



- Anchor supplies finished goods with a pre-defined credit period.
- Anchors look to accelerate their receivables in an off-balance sheet structure

Illustrative Structure-



Channel Financing for Distributor

Distributors can **discount their sales invoices** to retailers and use the liquidity to **increase billings from Anchor**



Distributor



Retailer

Value Proposition To Distributor

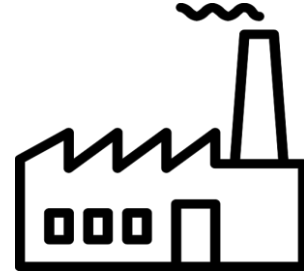
- Accelerate receivables in an **off-balance sheet structure** and increase sales velocity
- Strengthen the sales channel by offering attractive cash discounts
- Grow the distribution network by adding more partners on the Pratishtha program

Value Proposition To Retailer

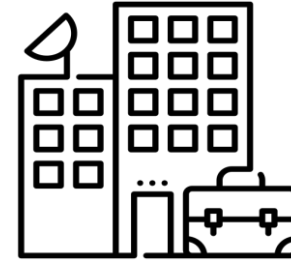
- Option of availing better pricing due to bespoke staggered cash discount structure offered by Rupy Capital
- Can be used as an additional short term working capital financing option with minimal documentation
- Extend credit terms with the Distributors and increase purchasing power

Vendor/Supplier Financing Program

Vendors get to **discount their invoices** by agreeing for cash discounts which helps **extend the credit terms of the anchor**



Vendor



Anchor

Value Proposition to Vendor

- Unlock working capital by getting paid earlier than due date of invoice
- Procure raw materials at better pricing using the additional capital by procuring in bulk
- Become a strategic partner of the Anchor by offering attractive Cash Discounts for early payment

Value Proposition to Anchor

- Strengthen your supply chain by offering strategic partners the option of early payment through Rupy Capital
- Negotiate attractive Cash Discounts with Vendors which can be used to **reduce Cost of Goods Sold or extend Accounts Payable** in an off-balance sheet structure
- Ensure payment discipline thereby improving vendor satisfaction score

How RupyZ can add value in supply chain-



- Seamless onboarding experience and technology based scalable credit solutions.



- Customized credit solutions tailored fit to suit customer's business model.



- Fast paced decisioning complimenting the growth of borrower's business.



- Dedicated Key Account Manager supporting all customer requirements



- Servicing PAN India to 50+ cities.

- 100% Payment to supplier on day one thus no risk- Supplier can offer cash discount to buyer
- Almost no Interest cost to buyer as interest nullified from cash discount component
- Plain limit for purchase with Daily reducing interest.
- No Insurance, No transaction cost
- Working capital management for both buyer and supplier

Thank You

